

In re:
Abdulmanaf Jasim
Debtor

Case No. 21-10141-pmm
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin

Page 1 of 3

Date Rcvd: May 07, 2021

Form ID: 318

Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 09, 2021:

Recip ID	Recipient Name and Address
db	+ Abdulmanaf Jasim, 304 5th Street, Whitehall, PA 18052-6511
smg	+ Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg	City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+ Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	+ Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg	+ Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
14587950	+ Cetronia Ambulance, 4300 Broadway, Allentown, PA 18104-5296
14587960	Lehigh Valley Health Network, Patient Accounting Dept., PO Box 4120, Allentown, PA 18105-4120
14587961	+ Medical Imaging of Lehigh Valley, PC, PO Box 371863, Pittsburgh, PA 15250-7863
14577582	+ PennyMac Loan Services, LLC, Po Box 514387, Los Angeles, CA 90051-4387
14577581	+ PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387
14587969	+ Wells Fargo Bank NA, PO Box 3117, Winston Salem, NC 27102-3117
14577589	+ Young, Marr & Associates, LLC, 3554 Hulmeville Road, Suite 102, Bensalem, PA 19020-4366

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QRHHOLBER.COM	May 08 2021 03:13:00	ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911
smg	EDI: PENNDEPTREV	May 08 2021 03:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 08 2021 02:16:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	May 08 2021 02:17:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14577572	+ Email/Text: bankruptcy@cavps.com	May 08 2021 02:17:00	Cavalry Portfolio Services, 500 Summit Lake Drive, Valhalla, NY 10595-2322
14577571	+ Email/Text: bankruptcy@cavps.com	May 08 2021 02:17:00	Cavalry Portfolio Services, Attn: Bankruptcy, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2322
14577576	+ EDI: CITICORP.COM	May 08 2021 03:13:00	Citi/Sears, Po Box 6217, Sioux Falls, SD 57117-6217
14577575	+ EDI: CITICORP.COM	May 08 2021 03:13:00	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14577578	EDI: DISCOVER.COM	May 08 2021 03:13:00	Discover Financial, Pob 15316, Wilmington, DE 19850
14577577	+ EDI: DISCOVER.COM	May 08 2021 03:13:00	Discover Financial, Attn: Bankruptcy, Po Box

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Page 2 of 3

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14587957	Email/Text: bknottices@fair.com		3025, New Albany, OH 43054-3025
14577580	EDI: JEFFERSONCAP.COM	May 08 2021 02:16:00	Fair, 1540 Second Street, 2nd Floor, Santa Monica, CA 90401
14577579	EDI: JEFFERSONCAP.COM	May 08 2021 03:13:00	Jefferson Capital Systems, LLC, 16 Mcleland Rd, Saint Cloud, MN 56303
14577573	EDI: JPMORGANCHASE	May 08 2021 03:13:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
14577574	EDI: JPMORGANCHASE	May 08 2021 03:13:00	Chase Card Services, Po Box 15369, Wilmington, DE 19850
14577583	+ EDI: RMSC.COM	May 08 2021 03:13:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14577584	+ EDI: RMSC.COM	May 08 2021 03:13:00	Synchrony Bank/Amazon, Po Box 965015, Orlando, FL 32896-5015
14577585	+ EDI: RMSC.COM	May 08 2021 03:13:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14577586	+ EDI: RMSC.COM	May 08 2021 03:13:00	Synchrony Bank/Lowes, Po Box 956005, Orlando, FL 32896-0001
14577587	+ EDI: WFFC.COM	May 08 2021 03:13:00	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001
14577588	EDI: WFFC.COM	May 08 2021 03:13:00	Wells Fargo Bank NA, Credit Bureau Dispute Resoluti, Des Moines, IA 50306

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14587949	*+	Cavalry Portfolio Services, 500 Summit Lake Drive, Valhalla, NY 10595-2322
14587948	*+	Cavalry Portfolio Services, Attn: Bankruptcy, 500 Summit Lake Drive, Suite 400, Vahalla, NY 10595-2322
14587954	*+	Citi/Sears, Po Box 6217, Sioux Falls, SD 57117-6217
14587953	*+	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14587956	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court:, Discover Financial, Pob 15316, Wilmington, DE 19850
14587955	*+	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
14587959	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court:, Jefferson Capital Systems, LLC, 16 Mcleland Rd, Saint Cloud, MN 56303
14587958	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court:, Jefferson Capital Systems, LLC, Attn: Bankruptcy, 16 Mcleland Road, Saint Cloud, MN 56303
14587951	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
14587952	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Po Box 15369, Wilmington, DE 19850
14587962	*+	PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387
14587963	*+	PennyMac Loan Services, LLC, Po Box 514387, Los Angeles, CA 90051-4387
14587964	*+	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14587965	*+	Synchrony Bank/Amazon, Po Box 965015, Orlando, FL 32896-5015
14587966	*+	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14587967	*+	Synchrony Bank/Lowes, Po Box 956005, Orlando, FL 32896-0001
14587968	*+	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001
14587970	*	Wells Fargo Bank NA, Credit Bureau Dispute Resoluti, Des Moines, IA 50306
14587971	*+	Young, Marr & Associates, LLC, 3554 Hulmeville Road, Suite 102, Bensalem, PA 19020-4366

TOTAL: 0 Undeliverable, 19 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 09, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 6, 2021 at the address(es) listed below:

Name	Email Address
PAUL H. YOUNG	on behalf of Debtor Abdulmanaf Jasim support@ymalaw.com ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com
REBECCA ANN SOLARZ	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmllawgroup.com
ROBERT H. HOLBER	trustee@holber.com rholber@ecf.axiosfs.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1	Abdulmanaf Jasim	Social Security number or ITIN xxx-xx-5628
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court Eastern District of Pennsylvania		
Case number: 21-10141-pmm		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Abdulmanaf Jasim

5/6/21

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.